MAY 0 7 2004



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:

Inventor(s)

Brian Siegel

Filed

8/29/2000

Serial No.

09/650.034

Confirmation No. :

8387

Group Art Unit Examiner

3624 Sally Shih

Docket Number

SNY-P4055.01

Title

Method to Electronically Track Personal Credit

Information

Commissioner for Patents

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Alexandria, VA 22313-1450

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Jerry A. Miller, Reg. No. 30,779

Signature

May 7, 2004

Date

(Applicant, Assignee or Reg. Representative)

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This communication is responsive to the Restriction Requirement dated May 3, 2004, in which claims 1-15, 7-28, 30 and 39-44 were restricted as Group I and claims 16, 29, 31-38 and 45-53 were restricted as Group II. Applicant hereby provisionally elects with traverse the invention of Group I.

Applicant respectfully submits that although separate subclasses may have been established for the two Groups, the main classification identified by the Examiner is the same for both Groups. Class 705/39 relates to "funds transfer or credit transactions" while class 705/14 relates to "distribution or redemption of coupon, or incentive or promotion program". It is noted that in the case of the

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present invention, "distribution of loyalty points" is commonly carried out when a "credit transaction" is conducted. Accordingly, it appears that the subject matter potentially overlaps both classifications, and thus an overlapping search is believed appropriate and is not believed to be an undue burden in view of the multiple searches that have already been conducted for this application.

Applicant further respectfully requests reconsideration of the restriction in view of there having been four prior Office Actions in the present case and several associated searches. It is further noted that having already born the burden of responding to four Office Actions without restriction, this late imposition of a restriction requirement is costly and burdensome for the Applicant's assignee and contrary to the concept of compact prosecution. Such restriction is believed to be more proper early in prosecution and preferably prior to a first Office Action. Reconsideration of this restriction and allowance of all claims is respectfully requested.

Respectfully submitted,

Jefny A. Miller

Redistration No. 30,779

Dated: May 7, 2004

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